Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 1 of 50

Official Form 1 (4/07)			D0	Cument	ı a	yc I i	01 30			
				ruptcy (of Illinoi					Voluntary	Petition
Name of Debtor (if individual Bowman, Lynn	al, enter Last, First,	Middle):			Name	of Joint	Debtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the (include married, maiden, and		8 years					es used by the		in the last 8 years):	
Last four digits of Soc. Sec./0xxx-xx-4342	Complete EIN or of	her Tax II	No. (if mo	re than one, state	all) Last fo	our digits	s of Soc. Sec./C	Complete EIN	or other Tax ID No. (if more than one, state all
Street Address of Debtor (No 5637 W. St. James Co Oak Lawn, IL		and State):		ZIP Code	Street	Address	of Joint Debto	r (No. and St	reet, City, and State):	ZIP Code
County of Residence or of th	e Principal Place o	f Business:		60453	Count	y of Resi	idence or of the	e Principal Pl	ace of Business:	Zii Code
Mailing Address of Debtor (i	f different from str	eet address	s):		Mailir	ng Addre	ss of Joint Deb	tor (if differe	nt from street address)	:
				ZIP Code						ZIP Code
Location of Principal Assets (if different from street addre										
Type of Deb (Form of Organiz (Check one be) Individual (includes Joint See Exhibit D on page 2 of Corporation (includes LL Partnership Other (If debtor is not one of check this box and state type)	Debtors) of this form. C and LLP) of the above entities,	Singl in 11 Railro Stock Communication Other	(Check th Care Bu le Asset Ro U.S.C. § oad chroker modity Bring Bank r Tax-Exe (Check box or is a tax- r Title 26 o	eal Estate as o 101 (51B)	nization States	☐ Cha ☐ Debi defii "inci	the apter 7 apter 9	Petition is Fi	busi	Recognition eeding Recognition
Fi Full Filing Fee attached Filing Fee to be paid in in attach signed application is unable to pay fee excep Filing Fee waiver request attach signed application	for the court's cons ot in installments. F ed (applicable to cl	able to indiction of the control of	certifying t b). See Offi dividuals o	hat the debto cial Form 3A. only). Must	r Check	Debtor c if: Debtor' to inside c all appli A plan Accepta	is a small busing is not a small busing is aggregate no ers or affiliates cable boxes: is being filed wances of the pla	ncontingent 1 ncontingent 1 ncontingent 1 ncontingent 1 ncontingent ncontingent ncontingent ncontingent ncontingent ncontingent ncontingent 1	s defined in 11 U.S.C. or as defined in 11 U.S. iquidated debts (excluance) (e	ding debts owed ne or more
49 99	ds will be available er any exempt prop ailable for distribut	erty is exc	luded and	administrativ			I- OVER	,	SPACE IS FOR COURT	* *
Estimated Assets \$0 to \$10,000 Estimated Liabilities	\$10,001 to \$100,000	□ \$100, \$1 mi	,001 to	\$1,00	0,001 to million		More than \$100 million			
\$0 to \$50,000	\$50,001 to \$100,000	□ \$100, \$1 mi			0,001 to million		More than \$100 million			

Entered 09/13/07 08:50:37 Case 07-16631 Doc 1 Filed 09/13/07 Desc Main Page 2 of 50 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Bowman, Lynn (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Dean D. Paolucci September 13, 2007 Signature of Attorney for Debtor(s) (Date) Dean D. Paolucci 6275654 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

bankruptcy petition preparer is not an individual:

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 4 of 50

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Lynn Bowman		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 5 of 50

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Lynn Bowman	
		Lynn Bowman	
Date:	September 13, 200	7	

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 6 of 50

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Lynn Bowman			Case No		
_		D	ebtor ,			
				Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	3,500.00		
B - Personal Property	Yes	3	12,730.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		35,259.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		40,517.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,546.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,508.00
Total Number of Sheets of ALL Schedules		24			
	T	otal Assets	16,230.00		
			Total Liabilities	75,776.00	

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 7 of 50

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Lynn Bowman		Case No.		
_		Debtor ,			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,546.00
Average Expenses (from Schedule J, Line 18)	4,508.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,993.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		23,579.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		40,517.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		64,096.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 8 of 50

Form B6A (10/05)

In re	Lynn Bowman	Case No.
_		Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Timeshare through Tempus Resorts	fee simple	-	3,500.00	10,259.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 3,500.00 (Total of this page)

Total > 3,500.00

(Report also on Summary of Schedules)

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 9 of 50

Form B6B (10/05)

In re	Lynn Bowman		Case No	
		Debtor		

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	Type of Property N O N Description and Location of Property E		Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	1,300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Miscellaneous books, tapes, CD's etc.	-	1,000.00
6.	Wearing apparel.	Personal Used Clothing	-	1,150.00
7.	Furs and jewelry.	Miscellaneous costume jewelry	-	1,100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life Insurance Policy through AIG - no cash surrender value	- -	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Total (Total of this page)	al > 4,550.00

2 continuation sheets attached to the Schedule of Personal Property

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 10 of 50

Form B6B (10/05)

In re	Lynn Bowman	Case No
_		Debtor

SCHEDULE B. PERSONAL PROPERTY

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401k r	etirement plan through employer - no cash value	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Page 11 of 50 Document

Form B6B (10/05)

In re	Lynn Bowman	Case No
_		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		6 Chevrolet Malibu, 30k miles Vehicle to be surrendered ***	-	8,180.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	Χ			

Sub-Total > 8,180.00 (Total of this page)

12,730.00 Total >

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 12 of 50

Form B6C (4/07)

In re	Lynn Bowman	Case No.
	_	Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$136,875. (Check one box)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,300.00	1,300.00
Books, Pictures and Other Art Objects; Collectibles Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	1,150.00	1,150.00
<u>Furs and Jewelry</u> Miscellaneous costume jewelry	735 ILCS 5/12-1001(b)	1,100.00	1,100.00

Total: 4,550.00 4,550.00 Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Page 13 of 50 Document

Official Form 6D (10/06)

In re	Lynn Bowman	Case No	
_		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_				_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGEN	L - Q D -	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0688781711			2007] ⊤	D A T E D			
Regional Acceptance Corporation PO Box 580306 Charlotte, NC 28258-0306		-	lien on vehicle 2006 Chevrolet Malibu, 30k miles *** Vehicle to be surrendered *** Value \$ 8,180.00		D		25,000.00	16,820.00
Account No. 340-62-4342	1	T	2002					
Tempus Resorts TRI PO Box 30041 Tampa, FL 33630-3041		-	lien on timeshare Timeshare through Tempus Resorts Value \$ 3,500.00				10,259.00	6.750.00
Account No.	╁	\vdash	Value \$ 3,500.00	-			10,259.00	6,759.00
			Value \$	-				
Account No.								
			Value \$			•		
continuation sheets attached			(Total of the	Sub his			35,259.00	23,579.00
			(Report on Summary of Sc		ota lule		35,259.00	23,579.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 14 of 50

Official Form 6E (4/07)

In re	Lynn Bowman	Case No	
-		, Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 15 of 50

Official Form 6F (10/06)

In re	Lynn Bowman	Case No	
-	<u> </u>	Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITODIC NAME	С	Ни	sband, Wife, Joint, or Community		С	u	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS IS SUBJECT TO SETOFF, SO STATE	IM	CONTINGENT	UNLLQULDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3379105			2005		Ϊ	Ť		
ADT Security Services, Inc PO Box 371967 Pittsburgh, PA 15250-7967		-	utility			D		673.00
Account No. 340-62-4342	+		2005					
AFNI PO Box 3607 Bloomington, IL 61702-3607		-	judgment					448.00
Account No. 340-62-4342 Allied Interstate 3000 Corporate Road Columbus, OH 43231		-	2006 notice					
			2007					0.00
Account No. 340-62-4342 American Collection Corp. 919 Estes Court Schaumburg, IL 60193-4427		-	2005 collections					3,000.00
			(To	Sotal of th		tota pag		4,121.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 16 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	
_		Debtor	

CREDITOR'S NAME,	c	Hu	sband, Wife, Joint, or Community	CO	U	Þ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUIDA	ISPUTED	AMOUNT OF CLAIN
Account No. 179233769			2006	Т	T E D		
AOL GPO PO Box 30623 Tampa, FL 33630-0623		-	utility		D		151.00
Account No. 35045913			2006		T		
Arrow Financial Services LLC 5996 West Touhy Ave Niles, IL 60714-4610		-	notice				0.00
Account No. 340-62-4342	t		2005	+	T	t	
Asset Acceptance Corp P.O. Box 2036 Warren, MI 48090-2036		-	notice				0.00
Account No. 136969895	┢		2006		T		
AT & T Wireless 7900 Xerxes Ave. Minneapolis, MN 55431		-	utility				282.00
Account No. 2601865259009	T		2004	+	t		
Bally Total Fitness 12440 Imperial Highway, Suite 300 Norwalk, CA 90650		-	credit card				1,555.00
Sheet no1 of _11 _ sheets attached to Schedule of		_		Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,988.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 17 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	
_		Debtor	

	l c	Ни	sband, Wife, Joint, or Community		Ш	П	<u> </u>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I QUI DA	D I S P UT E D	AMOUNT OF CLAIM
Account No. B02207294486			2006		E		
Billy's Bootcamp PO Box 7509 Broomfield, CO 80021-7509		-	credit card		D		96.00
Account No. 340-62-4342	╁	┢	2006		+	╁	
Capital Management Services, INC 726 Exchange Street, Suite 700 Buffalo, NY 14210		-	notice				0.00
Account No. 4862362391648956	╁		2004	_	╁	╁	0.00
Capital One Bank 15000 Capital One Richmond, VA 23238		-	credit card				1,140.00
Account No. 8750468402	┪		2005			T	
Charter One Bank PO Box 1584 Melville, NY 11747		-	credit card				1,045.00
Account No. 340-62-4342	╁		2005		+	+	
Chicago Tribune P.O. Box 7904 Chicago, IL 60680-7904		-	credit card				34.00
Sheet no. 2 of 11 sheets attached to Schedule of				Sub	tota	al	2017-77
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	2,315.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 18 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	_
		Debtor ,	

	С	Тни	sband, Wife, Joint, or Community	10	: Ti	ıТр	· T
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 1 1 1 1		DISPUTED	AMOUNT OF CLAIM
Account No. 340-62-4342			2004	7	- T		
Cingular Wireless Attn: Bankruptcy Department 2612 North Roan Street Johnson City, TN 37601		-	utility				450.00
Account No. 340-62-4342	╁		2005	1	t	\dagger	
City of Blue Island c/o MCSI P.O. Box 666 Lansing, IL 60438		-	collections				250.00
Account No. 340-62-4342	╁		2006	_	+	+	
Comcast PO Box 3002 Southeastern, PA 19398-3002		-	utility				596.00
Account No. 340-62-4342	1		2005	_	T		
ComEd Bill Payment Center Chicago, IL 60668		-	utility				416.00
Account No. 340-62-4342	\dagger		2005	+	+	+	
Credit Pac P.O. Box 273 Tinley Park, IL 60477		-	notice				0.00
Sheet no. 3 of 11 sheets attached to Schedule of		_	1	Su	bto	tal	
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,712.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 19 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	
_		Debtor	

	С	Ни	sband, Wife, Joint, or Community	10	: Lu	ΙD	Ī
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N L Q U I D A	DISPUTED	AMOUNT OF CLAIM
Account No. 340-62-4342			2006	Т	E		
Credit Protection Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240		-	notice		D		0.00
Account No. 340-62-4342	╁	\vdash	2006	+	+	+	
Dependon Collection Services PO Box 5906 River Forest, IL 60305		-	collections				
							250.00
Account No. 07294486 Eastern Collection Corporation 1626 Locust Ave. c/o GT Direct, Inc. Bohemia, NY 11716-2153		-	2006 collection for GT Direct				168.00
Account No. 340-62-4342	1		2005				
Emergency Room Care Providers Dept 4034 Po 3065 Oak Brook, IL 60522-3065		-	medical bill				245.00
Account No. 340-62-4342	╅		2005	+	+	+	
Evergreen Healthcare 5540 W. 111th Street Oak Lawn, IL 60453		-	medical bill				135.00
Sheet no4 of _11_ sheets attached to Schedule of		_	<u> </u>	Sul	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				798.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 20 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	
_		Debtor	

	l c	Ни	sband, Wife, Joint, or Community		Ш	Ιn	Ι
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I QUI DA	D I S P UT E D	AMOUNT OF CLAIM
Account No. 340-62-4342			2005	Т	E		
First National Bank of Marin P. O. Box 98873 Las Vegas, NV 89193-8873		-	credit card		D		1,000.00
Account No. 340-62-4342	╁	H	2006	+	\dagger	t	
Harvard Collection Services, Inc. 4839 N. Elston Ave. Chicago, IL 60630-2534		-	notice				0.00
Account No. 4230479			2005				
Hollywood Video 10250 S. Central Ave. Oak Lawn, IL 60453		-	credit card				246.00
Account No. 546076500029197431	╁		2005		+	t	
Holy Cross Hospital 2701 W. 68th Street Chicago, IL 60629		-	medical bill				1,176.00
Account No. 0131395300		\vdash	2006	+	+	+	1,112.00
IC Systems Inc. 444 E. Highway 96 PO Box 64437 St Paul, MN 55164-0437		-	notice				0.00
Sheet no. 5 of 11 sheets attached to Schedule of	_	1	1	Sub	tota	al	2 422 55
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	2,422.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 21 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No
•		Debtor

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I	OZ _ Z G Z	$N \perp \cup Q \cup \cup \Delta$	DISPUTED	AMOUNT OF CLAIM
Account No. 340-62-4342			2005		T	TED		
JRS-I, Inc. 421 N. Northwest Hwy #201 Barrington, IL 60010		-	collections			D		1,317.00
Account No. 340-62-4342	╁		2005	+				· · · · · · · · · · · · · · · · · · ·
LVNV Funding LLC PO Box 10584 Greenville, SC 29603		-	notice					0.00
Account No. 049000011817	t		2004					
Marquette Radiology Associates PO Box 2153 Bedford Park, IL 60499-2153		-	medical bill					941.00
Account No. 340-62-4342	╁		2005					
Medical Collections System 725 S. Wells St. #500 Chicago, IL 60607		-	notice					0.00
Account No. 340-62-4342		\vdash	2007					
Medical Collections System 725 S. Wells St. #700 Chicago, IL 60607		-	notice					0.00
Sheet no. 6 of 11 sheets attached to Schedule of	1			Su	ıbt	ota	1 .1	
Creditors Holding Unsecured Nonpriority Claims			(Tota	of thi				2,258.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 22 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman		Case No.	
_		Debtor		

	Тс	Tr	lusband, Wife, Joint, or Community	С	Īυ	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	F V J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	N L I QU I D A	D I S P U T E D	AMOUNT OF CLAIM
Account No. 340-62-4342			2005	Т	T E D		
Memorial Hospital of Carbondale 405 Jackson Carbondale, IL 62901		-	medical bill				200.00
Account No. 08-05171162411		T	2005		T		
Merchants Credit Guide Co. 223 W Jackson Blvd. Chicago, IL 60606		-	notice				0.00
Account No. 340-62-4342		T	2006				
Meridian Financial Services PO Box 1410 Ashville, NC 28802-1410		-	credit card				1,407.00
Account No. 340-62-4342	1	t	2007				
MRSI 2250 E Devon Avenue Suite 352 Des Plaines, IL 60018		-	notice				0.00
Account No. 652919	+	t	2005	+	\perp		
Municipal Collection Service PO Box 666 Lansing, IL 60438		-	notice				0.00
Sheet no7 of _11 sheets attached to Schedule of	f			Sub	tota	<u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,607.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 23 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	_
_		Debtor	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	DISPUTED	AMOUNT OF CLAIM
Account No. 5611060			2005	∀	Î		
National Action Financial Services PO Box 9027 Williamsville, NY 14231-9027		-	credit card		ED		8,810.00
Account No. cc5841			2006		+	-	0,010.00
NCO Financial Systems, Inc. 507 Prudential Rd. c/o CRC of Virginia Horsham, PA 19044		-	collections				440400
				_	_		1,184.00
Account No. 4862362391648956 Nelson & Watson 80 Merrimack St., lower level Haverhill, MA 01830		-	2000 notice				0.00
Account No. F9774347	╁		2006	+	+	+	
Northland Group, INC PO Box 390846 Edina, MN 55439		-	notice				0.00
Account No. 340-62-4342			2006		$\frac{1}{1}$		0.00
Northwest Collectors, Inc. 3601 Algonquin Rd. Suite 500 Rolling Meadows, IL 60018-3104		-	notice				0.00
Share 0 of 44 of 11 to 1		<u> </u>					0.00
Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			9,994.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 24 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No	
_		Debtor	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	М	ONTLNGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 136969895			2006		T	T E D		
Omnium Worldwide, Inc. 6373 E Tanque Verde Road Suite 200 Tucson, AZ 85751-2500		-	notice			D		0.00
Account No. 340-62-4342	╁		2005			H		
OSI Collection Service, Inc. PO Box 959 Brookfield, WI 53008		-	notice					0.00
Account No. 340-62-4342	╁		2004			<u> </u>		
Peoples Gas 130 E. Randolph Attn: Special Projects Chicago, IL 60601		-	utility					900.00
Account No. 340-62-4342	╁		2005					
PFF Emergency Services PO Box 428189 Evergreen Park, IL 60805		-	medical bill					490.00
Account No. 340-62-4342	\dagger		2006		_			
Q & A Taxes 621 S. 25th Avenue Bellwood, IL 60104-1707		-	collections					200.00
								320.00
Sheet no. <u>9</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tot	S al of tl		tota		1,710.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 25 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman		Case No.	
		Debtor	- ,	

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. 340-62-4342			2005		Ť	T E D		
Radiological Physicians, Ltd PO Box 2150 Bedford Park, IL 60499		-	medical bill			D		65.00
Account No. 340-62-4342	\dagger		2006		T			33.33
Readers Choice Promotions 2818 N Campbell Ave. #232 Tucson, AZ 85719-2811		-	credit card					643.00
Account No. 340-62-4342			2002			_		643.00
Receivable management 3348 Ridge Road Lansing, IL 60438		-	tickets					250.00
Account No. 51926711013	1		2004		L	H		
Rush Presbyterian-St. Lukes Medical P.O. Box 73952 Chicago, IL 60673-7952		-	medical bill					1,255.00
Account No. 340-62-4342	╁		2005					1,200.00
Sprint PO Box 219554 Kansas City, MO 64121		-	utility					572.00
Sheet no10_ of _11_ sheets attached to Schedule of		<u> </u>			L	tota	1	3.2.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of t				2,785.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 26 of 50

Official Form 6F (10/06) - Cont.

In re	Lynn Bowman	Case No
		Debtor

	_	_		- 1 -	_			
(See instructions above.)	CODEBTOR	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					AMOUNT OF CLAIM
Account No. 157326639			2005	T	E			
Tate & Kirlin Associates 2810 Southhampton Road Philadelphia, PA 19154		-	notice					0.00
Account No. 340-62-4342			2007	+	+	+	+	
TRI 5422 Carrier Drive, Ste. 100 Orlando, FL 32819			notice					
								0.00
Account No. 652919 Village of Chicago Ridge 5659 107th Street Chicago Ridge, IL 60415		1	2004 collections					
								250.00
Account No. 340-62-4342 Wells Fargo unsecured debt bankruptcy PO Box 28724 Kansas City, MO 64188		-	2004 credit card					
•								8,557.00
Account No. 19729534 West Asset Management PO Box 2548 Sherman, TX 75091-2548		-	2007 notice					
							_	0.00
Sheet no. <u>11</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sul this				8,807.00
- · · · · · · · · · · · · · · · · · · ·			(Report on Summary of S		Tot	tal		40,517.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 27 of 50

Form B6G (10/05)

In re	Lynn Bowman		Case No.	
-		Debtor	,	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 28 of 50

Form B6H (10/05)

In re	Lynn Bowman	Case No	
-		Debtor ,	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Lisa Williams 438 Garfield Blvd. Calumet City, IL 60409 cosignor on timeshare Tempus Resorts TRI PO Box 30041 Tampa, FL 33630-3041 Time Share Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 29 of 50

Official	Form	61	(10	MAC)

In re	Lynn Bowman		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

filed, unless the spouses are se Debtor's Marital Status:	F DEBTOR AND S				
RELATIONSHIP(S): Daughter Son Son			: 		
Employment:	DEBTOR		SPOUSE		
Occupation	Counselor II				
Name of Employer	Cook County Juvenile Detention Center	unemployed			
How long employed	12 years				
Address of Employer	1100 S. Hamilton Chicago, IL 60612				
	verage or projected monthly income at time case filed)		DEBTOR		SPOUSE
	alary, and commissions (Prorate if not paid monthly)	\$_	6,256.00	\$ _	0.00
2. Estimate monthly overti	me	\$ _	0.00	\$_	0.00
3. SUBTOTAL		\$_	6,256.00	\$_	0.00
4. LESS PAYROLL DED	LICTIONS				
		\$	1,100.00	Ф	0.00
a. Payroll taxes and seb. Insurance	octal security	φ <u>-</u> \$	125.00	\$ <u>_</u>	0.00
c. Union dues		φ ₋ \$	37.00	\$ —	0.00
d. Other (Specify):	Mandatory Pension deduction	φ ₋ \$	340.00	\$ <u>_</u>	0.00
u. Other (Speerly).	Federal Tax Levy	\$ <u></u>	108.00	\$ <u></u>	0.00
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$_	1,710.00	\$_	0.00
6. TOTAL NET MONTH	LY TAKE HOME PAY	\$_	4,546.00	\$_	0.00
7. Regular income from or	peration of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real proper		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance	or support payments payable to the debtor for the debt	tor's use or			
that of dependents list		\$_	0.00	\$_	0.00
11. Social security or gove	ernment assistance				
(Specify):		\$	0.00	\$_	0.00
		\$	0.00	\$ _	0.00
12. Pension or retirement i	ncome	\$_	0.00	\$ _	0.00
13. Other monthly income					
(Specify):		\$_	0.00	\$_	0.00
		\$_	0.00	\$_	0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHL	LY INCOME (Add amounts shown on lines 6 and 14)	\$_	4,546.00	\$_	0.00
	GE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)		\$	4,546	3.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 30 of 50

Official Form 6J (10/06)

In re	Lynn Bowman		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? YesNoX 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone c. Telephone c. Telephone d. Other cable/internet 3. Home maintenance (repairs and upkeep) 4. Food 5. Loothing 5. Loothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Tasoo 8. Transportation (not including car payments) 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Loothing 10. Longriable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe uny increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 21. Average monthly income from Line 15 of Schedule 1 22. Average monthly income from Line 15 of Schedule 1 23. Average monthly income from Line 15 of Schedule 1 24. Average monthly income from Line 15 of Schedule 1 25. Average monthly income from Line 15 of Schedule 1 26. Average monthly income from Line 15 of Schedule 1 27. Average monthly income from Line 15 of Schedule 1 28. Average monthly income from Line 1	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL	DEDI	OK(S)
1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,400.00	Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	mily at time case
a. Are real estate taxes included? Yes No X b. Is property insurance included? Yes No X 2. Utilities: a. Electricity and heating fuel b. Water and sewer \$ 0.00 c. Telephone \$ 125.00 d. Other _cable/internet \$ 125.00 d. Other _cable/internet \$ 95.00 d. Other _cable/internet _cable/interne	☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
a. Are real estate taxes included? b. Is property insurance included? Ves	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,400.00
D. Is property insurance included? Yes_No_X S 350.00			
b. Water and sewer			
C. Telephone S 125.00		\$	350.00
A. Other Cable/Internet \$ \$ \$ \$ \$ \$ \$ \$ \$	b. Water and sewer	\$	0.00
3. Home maintenance (repairs and upkeep) \$ 0.00		\$	125.00
Flood \$ \$ \$ \$ \$ \$ \$ \$ \$		\$	95.00
5. Clothing \$ 150.00 6. Laundry and dry cleaning \$ 100.00 7. Medical and dental expenses \$ 75.00 8. Transportation (not including car payments) \$ 235.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 6. Life \$ 0.00 6. Auto \$ 0.00 6. Dither \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Install repayments: (in chapter 11, 12, and 13 cases, do not list payments to be included in the \$ 0.00 14. Alimony, maintenance, and support payment \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other See Detailed Expenses Attachment \$ 790.00 18. AVERAGE	3. Home maintenance (repairs and upkeep)	\$	0.00
6. Laundry and dry cleaning			
7. Medical and dental expenses \$ 75.00 8. Transportation (not including car payments) \$ 325.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 100.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) * 40.00 12. Homeowner's or renter's \$ 0.00 13. Homeowner's or renter's \$ 0.00 14. Auto \$ 0.00 15. Chier \$ 0.00 16. Other \$ 0.00 17. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 18. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plant) \$ 0.00 19. Other time-share payment \$ 0.00 10. Other time-share payment \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 790.00 17. Other See Detailed Expense Attachment \$ 790.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabiliti	· ·		150.00
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c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alto 15. Other 16. Other 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above 10. Occ 10. Occ 10. Occ 10. Occ 10. Occ 10. Occ 11. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 21. Average monthly income from Line 15 of Schedule I 22. Average monthly expenses from Line 18 above 23. Occ 24. Average monthly expenses from Line 18 above 34. 508.00		\$	
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plan) a. Auto b. Other time-share payment c. Other d. Other d. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I 4,508.00 4,508.00 5 4,546.00 6 4,508.00 6 4,508.00 7 5 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		\$	0.00
b. Other time-share payment c. Other c. Other d. Other d. Other d. Other share payment share payment share payment share payment share payment d. Other share payment share payment share payment of additional dependents not living at your home share payments for support of additional dependents not living at your home share payment share payments for support of additional dependents not living at your home share payment			
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d. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,546.00	b. Other time-share payment	\$	233.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 20. Average monthly income from Line 15 of Schedule I 21. Statement Statistical Summary of Schedule I 22. STATEMENT OF MONTHLY NET INCOME 23. Average monthly expenses from Line 18 above \$ 4,546.00 \$ 4,508.00 \$ 4,508.00		\$	0.00
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,508.00		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other See Detailed Expense Attachment 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,508.00		\$	0.00
17. Other See Detailed Expense Attachment \$ 790.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 4,546.00 b. Average monthly expenses from Line 18 above \$ 4,508.00		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,546.00	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,546.00	17. Other See Detailed Expense Attachment	\$	790.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 4,546.00 \$ 4,508.00		\$	4,508.00
 a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above 5 4,546.00 5 4,508.00 	19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
b. Average monthly expenses from Line 18 above \$ 4,508.00			
		\$	4,546.00
c. Monthly net income (a. minus b.) \$ 38.00		\$	4,508.00
	c. Monthly net income (a. minus b.)	\$	38.00

Case 07-16631	Doc 1	Filed 09/13/07	Entered 09/13/07 08:50:37	Desc Main
I (10/06)		Document	Page 31 of 50	

Official Form 6J (10/06)

In re	Lynn Bowman	Case No.	

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

personal grooming/haircuts	\$	110.00
auto repairs	<u> </u>	25.00
banking fees	<u> </u>	15.00
childcare/daycare/tuition	<u> </u>	200.00
newspapers/magazines	\$	40.00
school supplies/books	\$	100.00
lunch money for 3 kids/month	\$	300.00
Total Other Expenditures	\$	790.00

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 32 of 50

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Lynn Bowman			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	IING DEBTOR'S S	CHEDUL	ES
	DECLARATION UNDER P	ENALTY (OF PERJURY BY IND	IVIDUAL DI	EBTOR
	I declare under penalty of perjury th 26 sheets [total shown on summary pag knowledge, information, and belief.				
Date _.	September 13, 2007	Signature	/s/ Lynn Bowman Lynn Bowman Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 33 of 50

Official Form 7 (04/07)

United States Bankruptcy Court Northern District of Illinois

In re	Lynn Bowman			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$16,026.00 Employment income - estimated 2005 \$55,676.00 Employment income - estimated 2006 \$53,000.00 Employment income - YTD estimated 2007

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

STATUS OR

DISPOSITION

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

NATURE OF PROCEEDING

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

AND LOCATION

CAPTION OF SUIT AND CASE NUMBER City of Chicago vs. Lynn Bowman Please provide Case Number, paperwork

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DATE OF GIFT

DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Select Legal, P.C. 53 W. Jackson Blvd., Ste. 709 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,100

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 36 of 50

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None Li

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

ROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE I.AW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

ADDRESS NATURE OF BUSINESS I.D. NO. **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

BEGINNING AND

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 38 of 50

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a List all bookkeepers and accountants who

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

 ${\bf 22}$. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

6

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 39 of 50

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 13, 2007 Signature /s/ Lynn Bowman

Lvnn Bowman Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 40 of 50

Form 8 (10/05)

United States Bankruptcy Court

	Northern Distric	- ·	ıιι		
In re Lynn Bowman			Case N	Vo.	
	Debt	tor(s)	Chapte	er <u>7</u>	
CHAPTER 7 II	NDIVIDUAL DEBTOR'	S STATEME	NT OF I	NTENTION	
I have filed a schedule of assets and	liabilities which includes debts sec	cured by property o	f the estate.		
☐ I have filed a schedule of executory of	contracts and unexpired leases whi	ich includes person	al property su	abject to an unexpire	ed lease.
I intend to do the following with resp	pect to property of the estate which	n secures those deb	ts or is subjec	et to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 Chevrolet Malibu, 30k miles *** Vehicle to be surrendered ***	Regional Acceptance Corporation	Х			
Timeshare through Tempus Resorts	Tempus Resorts				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	ıt		1
Date September 13, 2007	Signature /s/ l	Lvnn Bowman			

Lynn Bowman Debtor

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 41 of 50
United States Bankruptcy Court
Northern District of Illinois

In re	E Lynn Bowman		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSATION	ON OF ATTOR	NEY FOR DE	CBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(becompensation paid to me within one year before the filing of the per rendered on behalf of the debtor(s) in contemplation of or in co	petition in bankruptcy,	or agreed to be pai	d to me, for services rendered	
	For legal services, I have agreed to accept		\$	1,100.00	
	Prior to the filing of this statement I have received		\$	1,100.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation v	vith any other person u	nless they are mem	pers and associates of my law	firm.
	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the				A
	In return for the above-disclosed fee, I have agreed to render legal a. Analysis of the debtor's financial situation, and rendering advices. Preparation and filing of any petition, schedules, statement of a confidence of the debtor at the meeting of creditors and confidence of the debtor at the meeting of creditors and confidence of the debtor at the meeting of creditors and confidence of the debtor at the meeting of creditors and confidence of the debtor at the meeting of creditors and confidence of the debtor at the meeting of creditors and confidence of the debtor's financial situation, and rendering advices the debtor's financial situation and rendering advices the debtor's financial situation and rendering advices the debtor's financial situation and rendering advices the debtor's financial situati	te to the debtor in deter affairs and plan which r afirmation hearing, and	mining whether to nay be required; I any adjourned hea	file a petition in bankruptcy; rings thereof;	ation
5.	By agreement with the debtor(s), the above-disclosed fee does not Representation of the debtors in any dischargeabilit other adversary proceeding.			ef from stay actions or any	
	CERTI	FICATION			
	I certify that the foregoing is a complete statement of any agreement of any proceeding.	nt or arrangement for p	ayment to me for re	presentation of the debtor(s)	in
Dated	d: September 13, 2007	/s/ Dean D. Paoluco			
		Dean D. Paolucci 62 Select Legal, PC	275654		
		53 W. Jackson, 709)		
		Chicago, IL 60604	. 242 427 0420		
		312-427-9131 Fax dean@selectlegal.c			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 43 of 50

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Dean D. Paolucci 6275654	X /s/ Dea	ın D. Paolucci	September 13, 2007
Printed Name of Attorney	Signati	are of Attorney	Date
Address:			
53 W. Jackson, 709			
Chicago, IL 60604			
312-427-9131			
Certifica I (We), the debtor(s), affirm that I (we) have received and	e of Debto read this no		
Lynn Bowman	X /s/ Lyn	n Bowman	September 13, 2007
Printed Name(s) of Debtor(s)	Signati	ure of Debtor	Date
Case No. (if known)	X		
Case No. (if known)	-	ure of Joint Debtor (if any)	Date

Case 07-16631 Doc 1 Filed 09/13/07 Entered 09/13/07 08:50:37 Desc Main Document Page 44 of 50

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Lynn Bowman		Case No.	
		Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	62
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	September 13, 2007	/s/ Lynn Bowman Lynn Bowman Signature of Debtor		

ADT Security Services, Inc PO Box 371967 Pittsburgh, PA 15250-7967

AFNI PO Box 3607 Bloomington, IL 61702-3607

Allied Interstate 3000 Corporate Road Columbus, OH 43231

American Collection Corp. 919 Estes Court Schaumburg, IL 60193-4427

AOL GPO PO Box 30623 Tampa, FL 33630-0623

Arrow Financial Services LLC 5996 West Touhy Ave Niles, IL 60714-4610

Asset Acceptance Corp P.O. Box 2036 Warren, MI 48090-2036

AT & T Wireless 7900 Xerxes Ave. Minneapolis, MN 55431

Bally Total Fitness 12440 Imperial Highway, Suite 300 Norwalk, CA 90650

Billy's Bootcamp PO Box 7509 Broomfield, CO 80021-7509

Capital Management Services, INC 726 Exchange Street, Suite 700 Buffalo, NY 14210

Capital One Bank 15000 Capital One Richmond, VA 23238

Charter One Bank PO Box 1584 Melville, NY 11747

Chicago Tribune P.O. Box 7904 Chicago, IL 60680-7904

Cingular Wireless Attn: Bankruptcy Department 2612 North Roan Street Johnson City, TN 37601

City of Blue Island c/o MCSI P.O. Box 666 Lansing, IL 60438

Comcast PO Box 3002 Southeastern, PA 19398-3002

ComEd Bill Payment Center Chicago, IL 60668

Credit Pac P.O. Box 273 Tinley Park, IL 60477

Credit Protection Association 13355 Noel Rd., Suite 2100 Dallas, TX 75240

Dependon Collection Services PO Box 5906 River Forest, IL 60305 Eastern Collection Corporation 1626 Locust Ave. c/o GT Direct, Inc. Bohemia, NY 11716-2153

Emergency Room Care Providers Dept 4034 Po 3065 Oak Brook, IL 60522-3065

Evergreen Healthcare 5540 W. 111th Street Oak Lawn, IL 60453

First National Bank of Marin P. O. Box 98873 Las Vegas, NV 89193-8873

Harvard Collection Services, Inc. 4839 N. Elston Ave. Chicago, IL 60630-2534

Hollywood Video 10250 S. Central Ave. Oak Lawn, IL 60453

Holy Cross Hospital 2701 W. 68th Street Chicago, IL 60629

IC Systems Inc. 444 E. Highway 96 PO Box 64437 St Paul, MN 55164-0437

JRS-I, Inc. 421 N. Northwest Hwy #201 Barrington, IL 60010

Lisa Williams 438 Garfield Blvd. Calumet City, IL 60409

LVNV Funding LLC PO Box 10584 Greenville, SC 29603 Marquette Radiology Associates PO Box 2153 Bedford Park, IL 60499-2153

Medical Collections System 725 S. Wells St. #500 Chicago, IL 60607

Medical Collections System 725 S. Wells St. #700 Chicago, IL 60607

Memorial Hospital of Carbondale 405 Jackson Carbondale, IL 62901

Merchants Credit Guide Co. 223 W Jackson Blvd. Chicago, IL 60606

Meridian Financial Services PO Box 1410 Ashville, NC 28802-1410

MRSI 2250 E Devon Avenue Suite 352 Des Plaines, IL 60018

Municipal Collection Service PO Box 666 Lansing, IL 60438

National Action Financial Services PO Box 9027 Williamsville, NY 14231-9027

NCO Financial Systems, Inc. 507 Prudential Rd. c/o CRC of Virginia Horsham, PA 19044

Nelson & Watson 80 Merrimack St., lower level Haverhill, MA 01830 Northland Group, INC PO Box 390846 Edina, MN 55439

Northwest Collectors, Inc. 3601 Algonquin Rd. Suite 500 Rolling Meadows, IL 60018-3104

Omnium Worldwide, Inc. 6373 E Tanque Verde Road Suite 200 Tucson, AZ 85751-2500

OSI Collection Service, Inc. PO Box 959 Brookfield, WI 53008

Peoples Gas 130 E. Randolph Attn: Special Projects Chicago, IL 60601

PFF Emergency Services PO Box 428189 Evergreen Park, IL 60805

Q & A Taxes 621 S. 25th Avenue Bellwood, IL 60104-1707

Radiological Physicians, Ltd PO Box 2150 Bedford Park, IL 60499

Readers Choice Promotions 2818 N Campbell Ave. #232 Tucson, AZ 85719-2811

Receivable management 3348 Ridge Road Lansing, IL 60438

Regional Acceptance Corporation PO Box 580306 Charlotte, NC 28258-0306

Rush Presbyterian-St. Lukes Medical P.O. Box 73952 Chicago, IL 60673-7952

Sprint PO Box 219554 Kansas City, MO 64121

Tate & Kirlin Associates 2810 Southhampton Road Philadelphia, PA 19154

Tempus Resorts TRI PO Box 30041 Tampa, FL 33630-3041

TRI 5422 Carrier Drive, Ste. 100 Orlando, FL 32819

Village of Chicago Ridge 5659 107th Street Chicago Ridge, IL 60415

Wells Fargo unsecured debt bankruptcy PO Box 28724 Kansas City, MO 64188

West Asset Management PO Box 2548 Sherman, TX 75091-2548